

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 James M. Loftus
 Judy A. Loftus
 Debtors

Case No. 12-21677-jkf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 17

Date Rcvd: May 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 27, 2018.

db/jdb +James M. Loftus, Judy A. Loftus, 739 Ross Drive, Feasterville, PA 19053-1913
 12946318 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410
 13037842 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
 12997357 +Wells Fargo Equipment Finance, c/o Jodi L. Hause, Bernstein-Burkley, P.,
 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov May 26 2018 01:55:27 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 26 2018 01:54:41
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 26 2018 01:55:25 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13077103 EDI: BECKLEE.COM May 26 2018 05:48:00 American Express Bank, FSB, c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 12982446 EDI: AIS.COM May 26 2018 05:48:00 American InfoSource LP as agent for,
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 13020129 +EDI: RESURGENT.COM May 26 2018 05:48:00 CACH, LLC, 4340 S. MONACO ST., 2ND FLOOR,
 DENVER, CO 80237-3485
 12985016 EDI: CAPITALONE.COM May 26 2018 05:48:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 13065858 EDI: BL-BECKET.COM May 26 2018 05:48:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 13085948 +EDI: CITICORP.COM May 26 2018 05:48:00 Citibank, N.A., 701 East 60th Street North,
 Sioux Falls, SD 57104-0493
 12937110 EDI: DISCOVER.COM May 26 2018 05:48:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 12946768 +EDI: NFCU.COM May 26 2018 05:48:00 Navy Federal Credit Union, PO Box 3000,
 Merrifield, VA 22119-3000
 12990664 EDI: PRA.COM May 26 2018 05:48:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk VA 23541
 13081918 EDI: TDBANKNORTH.COM May 26 2018 05:48:00 TD Bank N.A., Attn: Bankruptcy Dept.,
 ME2-002-035, P.O. Box 9547, Portland, ME 04112-9547

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13081913* American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13008424* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk, VA 23541)
 13010784* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk, VA 23541)

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 27, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-2

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 24, 2018 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
JODI L. HAUSE on behalf of Creditor Wells Fargo Equipment Finance, Inc.
jodi.hause@phelanhallinan.com, paeb@fedphe.com
JODI L. HAUSE on behalf of Creditor Lease Corporation of America
jodi.hause@phelanhallinan.com, paeb@fedphe.com
JOHN M. KENNEY on behalf of Joint Debtor Judy A. Loftus jken330@comcast.net,
Kathy@jkenneylaw.com
JOHN M. KENNEY on behalf of Debtor James M. Loftus jken330@comcast.net, Kathy@jkenneylaw.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor GMAC MORTGAGE, LLC bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

Information to identify the case:			
Debtor 1	James M. Loftus		
	First Name	Middle Name	Last Name
Debtor 2	Judy A. Loftus		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 12-21677-jkf			

Social Security number or ITIN **xxx-xx-9746**
EIN -- --
Social Security number or ITIN **xxx-xx-5434**
EIN -- --

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James M. Loftus

Judy A. Loftus
aka Judy Suder, aka Judy Iskey

5/24/18

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.